

NVB 1007-1 (Rev. 3/22)

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADA**

IN RE:

MICHAEL FOSTER

LISA JEANNE FOSTER

Debtor(s)

BK-24-13299-nmc  
CHAPTER 7

NOTICE OF INCOMPLETE  
AND/OR DEFICIENT FILING

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**NOTICE IS GIVEN** that the above debtor(s) filed a Voluntary Petition on 6/29/24. Pursuant to the Federal Rules of Bankruptcy Procedure and the Local Rules for the District of Nevada, the Clerk has noted deficiencies to the petition and/or schedules and statements of this debtor(s) as listed below. This Notice advises the debtor(s) of deficiencies noted by the Clerk in the filing of the Voluntary Petition and related documents. This Notice does not cover all duties and requirements a debtor must perform, and there may be other deficiencies not noted below. **Failure to cure the deficiencies within the time allowed by law or by an extension granted by court order may result in the dismissal of this case.**

**SCHEDULES, STATEMENTS AND CERTIFICATIONS:**

- \* The following schedules, required pursuant to Fed. R. Bankr. P. 1007 and LR 1007, were not filed with the Voluntary Petition:
  - \* Declaration About an Individual Debtor's Schedules (Official Form 106Dec)
  - \* Summary of Your Assets and Liabilities and Certain Statistical Information (28 U.S.C. Section 159) (Official Form 106Sum)
  - \* Schedule A/B: Property (Official Form 106A/B)
  - \* Schedule C: Property You Claim as Exempt (Official Form 106C)
  - \* Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)
  - \* Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)
  - \* Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G)
  - \* Schedule H: Your Codebtors (Official Form 106H)
  - \* Schedule I: Your Income (Official Form 106I)
  - \* Schedule J: Your Expenses (Official Form 106J)
- \* The Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107), required pursuant to Fed. R. Bankr. P. 1007(b) and (c), was not filed with the Voluntary Petition.
- \* The Statement of Intention for Individuals Filing Under Chapter 7 (Official Form 108), required pursuant to Fed. R. Bankr. P. 1007(b)(2) and 11 U.S.C. Section 521(a)(2), was not filed with the Voluntary Petition.

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S):**

- \* Pursuant to Fed. R. Bankr. P. 2016(b), the attorney for the debtor(s) has failed to file a Disclosure of Compensation (Form 2030) as required by 11 U.S.C. Section 329.

**LIST OF CREDITORS:**

\*

Pursuant to Fed. R. Bankr. P. 1007(a) and LR 1007(b), the voluntary petition was not accompanied by a list containing the names and addresses of the debtor's creditors. In addition, the debtor(s) has not filed a schedule of liabilities.

- \* The Verification of Creditor Matrix, required pursuant to Fed. R. Bankr. P. 1008, was not filed with the list of creditors.

**STATEMENT OF SOCIAL SECURITY NUMBER/TAX IDENTIFICATION NUMBER:**

- \* Pursuant to Fed. R. Bankr. P. 1007(f), the debtor(s) has failed to file a verified Statement About Your Social Security Numbers (Official Form 121).

**STATEMENT OF CURRENT MONTHLY INCOME AND MEANS TEST CALCULATION – INDIVIDUALS ONLY:**

- \* The Chapter 7 Statement of Your Current Monthly Income and/or Statement of Exemption from Presumption of Abuse Under Section 707(b)(2) and/or Chapter 7 Means Test Calculation (Forms 122A-1, 122A-1Supp and 122A-2), required pursuant to Fed. R. Bankr. P. 1007(b)(4) and (c), were not filed at the same time as the Voluntary Petition.

**CERTIFICATION OF CREDIT COUNSELING:**

- \* The Voluntary Petition indicates that credit counseling was obtained by the debtor(s), but the Certificate of Credit Counseling and any Debt Repayment Plan pursuant to Fed. R. Bankr. P. 1007 and 11 U.S.C. Section 521(b) was not filed.
- \* The Certificate of Credit Counseling was not filed with the voluntary petition.

**DECLARATION RE: ELECTRONIC FILING:**

- \* The debtor(s) failed to file a Declaration under penalty of perjury re: Electronic Filing pursuant to LR 5005, and Electronic Filing Procedures, or has failed to include a proper electronic signature in compliance with Fed. R. Bankr. P. 9011(a) and LR 5005.

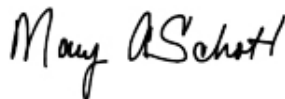
**OTHER:**

- \* The obsolete version of one or more forms were filed. See <https://www.nvb.uscourts.gov> to obtain the most current version of the form.

Failure to comply may result in the case being dismissed.

**NOTICE IS FURTHER GIVEN** that the Federal Rules of Bankruptcy Procedure, Local Rules and Electronic Filing Procedures are available on the court's web site at <http://www.nvb.uscourts.gov>.

Dated: 7/1/24



Mary A. Schott  
Clerk of Court